

4/14/11 11:37:51
DK P BK 143 PG 697
DESDO COUNTY, MS
W.E. DAVIS, CH CLERK

POWER OF ATTORNEY

PREPARED BY AND RETURN TO:

Danny L. Crotwell, Attorney
315 East Government Street
Brandon, Mississippi 39042
Phone (601) 824-9955 MB #7895

FEDERAL HOME LOAN MORTGAGE CORPORATION

Address: 8200 Jones Branch Drive, McLean, VA 22102
Phone No.: 800-662-3806

TO

STEWART LENDER SERVICES, INC. AS ATTORNEY-IN-FACT AND/OR AGENT

Address: 9700 Bissonnet St., Suite 1500, Houston, TX 77036
Phone No.: 866-315-7741

WHEN RECORDED MAIL TO:

Federal Home Loan Mortgage Corporation
 5000 Plano Parkway
 Carrollton, TX 75010
 Attn: Christina Rubealcaba

WHEN RECORDED MAIL TO:

Stewart Lender Services - REO
 9700 Bissonnet St, Ste 1500
 Houston, TX 77036
 Attn: ~~Carla Schomburg~~

Janelle Evans

USE SPACE ABOVE THIS LINE FOR RECORDER'S

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS: That the Federal Home Loan Mortgage Corporation ("Freddie Mac"), a federal instrumentality organized and existing under the laws of the United States of America, with its principal office located at 8200 Jones Branch Drive, McLean, VA 22102, and an office located at 5000 Plano Parkway, Carrollton, TX 75010, does hereby make, constitute and appoint Stewart Lender Services, Inc., as attorney-in-fact and/or agent, to be authorized to act, do and perform, on behalf of Freddie Mac, with full power and authority to act for it, in its place and stead, any and all lawful acts, matters, and things whatsoever requisite, necessary, proper, or convenient to be done as fully as Freddie Mac might or could do itself for all intents and purposes, with regard to the matters listed below performed in connection with the sale of real estate owned by Freddie Mac:

WITH REGARD TO REAL PROPERTY, to execute, to acknowledge, to seal, to deliver and to revoke

1. **Contracts of sale and other contractual documents related to the sale of 1-4 unit real estate, mobile homes, modular homes or manufactured homes owned by Freddie Mac;**
2. **Deeds and instruments that convey title to 1-4 unit real estate, mobile homes, modular homes or manufactured homes owned by Freddie Mac;**
3. **Documents required of Freddie Mac as a seller of real estate, mobile homes, modular homes or manufactured homes, or otherwise required to be prepared and executed in connection with the sale of such property, to include but not limited to a HUD-1; and**
4. **Documents required of Freddie Mac to obtain, transfer and/or convey title or ownership rights to mobile homes, modular homes or manufactured homes.**

This power of attorney shall be effective from the date of execution hereof until such time as it is revoked in writing by Freddie Mac, and such revocation is filed for record in the office of the county in which such real property is situated. The revocation of such power of attorney shall only affect the specific parties, whether an entity, person, or individual, named in any revocation, and shall not affect or impair the powers of any entity, person, or individual not named. The revocation shall not affect any liability in any way resulting from transaction initiated prior to the revocation.

IN WITNESS WHEREOF, the grantor has caused this instrument to be executed by its authorized representative this 18th day of February, 2011.


FEDERAL HOME LOAN MORTGAGE CORPORATION

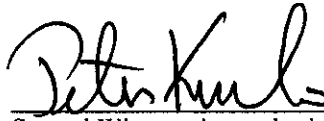
By: 

Printed Name: Christina Rubealcaba

Title: Assistant Treasurer

ATTEST:


 First Witness sign and print Name & Title
Debbie Haley, Assistant Secretary
 in the state of Texas, Denton County



Second Witness sign and print Name & Title
Peter Kuclo, Assistant Secretary
 in the state of Texas, Denton County

Acknowledgement

STATE OF TEXAS

)SS:

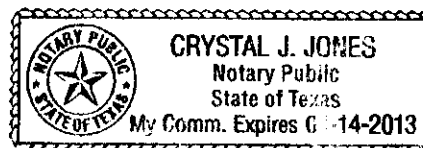
COUNTY OF DENTON

On this 18th day of February, 2011 before me a Notary Public of the state of Texas, personally came Christina Rubealcaba, Debbie Haley and Peter Kuclo known to me to be the persons whose names are subscribed to the within Limited Power of Attorney and to be the Assistant Treasurer and Assistant Secretaries of the said Federal Home Loan Mortgage Corporation, and each person acknowledged, under oath, to my satisfaction, that they executed same on behalf of such corporation, as the voluntary act of the corporation and for the purposes therein contained.

SIGNED AND SWORN TO BEFORE ME, I have set my hand and official seal.

Crystal J Jones
Notary Public

My commission expires: 04-14-2013



PAGE 2 OF 2 PAGE LIMITED POWER OF ATTORNEY

**CERTIFICATE
OF
APPOINTMENT AND AUTHORITY**

Pursuant to the authority vested in me by Delegations of Authorities Certificate, Section VII, Legal, I hereby appoint the following person in **REO** as an Assistant Secretary for the Federal Home Loan Mortgage Corporation (Freddie Mac):

PETER KUCLO

This appointment authorizes you to attest (to sign your name as a witness) to the signature of an officer or employee who is personally known to you, or who has been properly identified by you.

This appointment becomes effective immediately and shall continue in full force and effect until December 31, 2011 unless modified or revoked in writing. This authority may not be redelegated.



Eugene M. Gooft
Managing Associate General Counsel –
Corporate Governance
Office of the Corporate Secretary

Effective Date: January 1, 2011

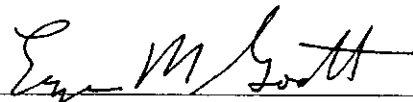
**CERTIFICATE
OF
APPOINTMENT AND AUTHORITY**

Pursuant to the authority vested in me by Delegations of Authorities Certificate, Section VII, Legal, I hereby appoint the following person in **REO** as an Assistant Secretary for the Federal Home Loan Mortgage Corporation (Freddie Mac):

DEBBIE HALEY

This appointment authorizes you to attest (to sign your name as a witness) to the signature of an officer or employee who is personally known to you, or who has been properly identified by you.

This appointment becomes effective immediately and shall continue in full force and effect until December 31, 2011 unless modified or revoked in writing. This authority may not be redelegated.



Eugene M. Goott
Managing Associate General Counsel –
Corporate Governance
Office of the Corporate Secretary


Effective Date: January 1, 2011

**CERTIFICATE
OF
APPOINTMENT AND AUTHORITY**

Pursuant to the authority vested in me by Delegations of Authorities Certificate, Section VII, Legal, I hereby appoint **CHRISTINA RUBEALCABA** as Assistant Treasurer of the Federal Home Loan Mortgage Corporation (Freddie Mac) for the sole purpose of executing the documents regarding real properties which are foreclosed or real property acquired by other means and assigned to **REO** for disposition, including, but not limited to, the following:

- Sales contracts;
- Advances for money to brokers or others;
- Listing agreements;
- Any and all documents required in connection with the disposition of such property, including, but not limited to, deeds, settlement statements, seller financing and assumptions and Limited Powers of Attorney to execute any and all documents necessary to convey the property;
- Property management agreements and rental agreements;
- Form 104 expenses related to property activity;
- Deeds to transfer or donate properties to outside organizations; and
- Documents with respect to special financing or special concessions.

This appointment and authority becomes effective immediately and shall continue in full force and effect until December 31, 2011, unless modified or revoked. This authority shall not be redelegated.



Eugene M. Goott
Managing Associate General Counsel –
Corporate Governance
Office of the Corporate Secretary

Effective Date: January 1, 2011

stewart®



Stewart Lender Services
 9700 Bissonnet, Suite 1500
 Houston, TX 77063
 (877) 736-8896 main
 (888) 625-5656 fax

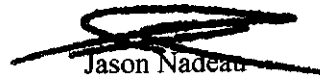
Stewart Lender Services has been appointed by HomeSteps, a unit of Federal Home Loan Mortgage Corporation also known as Freddie Mac as attorney-in-fact to act, do and perform, on behalf of Freddie Mac, with full power and authority to act for it, in its place and stead, any and all lawful acts, matters, and things whatsoever requisite, necessary, proper, or convenient to be done as fully as Freddie Mac might or could do itself for all intents and purposes, in connection with the sale of real estate owned by Freddie Mac.

Stewart Lender Services authorizes the following representatives to execute all seller related documents associated with the sale of all Freddie Mac real estate owned property by POA:

Roxanne Arena, Authorized Signatory
 Peggy Dalton, Authorized Signatory
 Amber Cobert, Authorized Signatory
 Joyce Valentine, Authorized Signatory
 Sharon Primes, Authorized Signatory
 Angela Jackson, Authorized Signatory
 Aundrea Osborne, Authorized Signatory
 Rodney Franklin, Authorized Signatory
 Marchelle DeBraine, Authorized Signatory
 Venetia Jordan, Authorized Signatory
 Cheri Rozsas, Authorized Signatory
 Brenda Bergez, Authorized Signatory
 Deidre Gurney, Authorized Signatory
 Douglas Polley, Authorized Signatory
 Ericka Brunette, Authorized Signatory
 Erika Hernandez, Authorized Signatory
 Roxane Wright, Authorized Signatory
 Angela Johnson, Authorized Signatory
 Meshon Simmons, Authorized Signatory
 Jacquelyn Courtney, Authorized Signatory
 Janet Goebel, Authorized Signatory
 Christy Stanley, Authorized Signatory
 Cynthia Eck, Authorized Signatory
 Robin Dwyer, Authorized Signatory
 Adam Jonas, Authorized Signatory
 Dale Elms, Authorized Signatory
 Aaron Epperson, Authorized Signatory
 Bryan Packer, Authorized Signatory

Please contact Crystal J. Jones with HomeSteps, a Freddie Mac unit, directly at (972)395-2981 with any questions concerning the Stewart Lender Services partnership.

Sincerely,


 Jason Nadeau
 President